

PRACTICAL WISDOM

# 10 steps to... Swapping your home

Fed up with the tourist trail? Try a house swap on your next holiday and see how others really live

**1** House swapping dates back to 1950s Britain, and was started by school teachers blessed with longer holidays but less disposable income than other professionals. The idea became popular in the USA and the rest of Europe, and now around 250,000 people worldwide visit another country and stay in someone else's home.

Arranging a swap with like-minded families either overseas or in another part of the UK means you can stay rent-free in the location you choose knowing that your house is being looked after by your home-swap partner.

**2** Most people arrange swaps through agencies, but they can be done through friends or friends of friends. This can make the prospect less daunting, but it is important to be professional about it to avoid disagreements.

Lois Sealey, owner of Home Base Holidays, says, "I started the business in 1985 after my own experience of house-swapping through friends. I am Canadian and was living in London with my young family at the time." Lois worried about leaving her London house empty for long stretches in the summer months and eventually arranged to house-swap with friends in Canada. "I stopped worrying about the empty house and saved money on renting

a property back in Canada," she explains. The idea for her business grew from there.

**3** "Scotland is a particularly popular destination for North Americans and Canadians, and there has been increased interest from the French and Italians recently," Lois says. Some potential house-swappers specify an exact location of where they want to be based, but others are open to suggestions. "You can find house swaps in more than 50 countries worldwide, but at the moment the phenomenon is very much western hemisphere based," she adds.

**4** First you need to decide where you want to go, when and for how long. House swaps can last from a weekend up to six months. Lois says, "To arrange a successful house swap, you need to be as flexible about dates and location as you possibly can, and allow plenty of time." Now is a good time to start looking if you plan to go away next summer. On average, you can expect the process to take up to six months.

**5** Many house-swap agencies are web-based and have a database of properties you can browse before you join up. Some agencies have higher profiles in some countries than others, so bear this in mind before you decide which agency to join. Most agencies charge a membership fee of around £40 per year. Once you see a property, you should express an interest with the agency as soon as possible and explain a little about your own property in your initial approach.

**6** For all first-time house-swappers there is the inevitable worry that you might return to find your home damaged. But there are few disaster stories. Misunderstandings most commonly arise because of poor planning and failure to cover all eventualities in the agreement with your house-swap partner. You should build up a rapport with them via e-mail, post and telephone months before you exchange



HOME BASE HOLIDAYS

Properties as far afield as Mexico are becoming increasingly popular house-swap destinations for holiday-makers

homes, by which time you will have an idea of their interests, hobbies and lifestyle. If you feel apprehensive before you finalise the agreement, pull out and look for an alternative.

**7** It is important to cover all the terms of agreement before you sign on the dotted line. Once you have established a house-swap partner, discuss how you run your home, your level of untidiness, any pets and plants you want them to look after, and agree who will pay utility bills. Is your house non-smoking and are you happy for them to have guests to stay? The process will help you determine if you are compatible swapping partners.

**8** House-swap agencies offer sample agreements and introductory letters that you can adapt to suit your own requirements. Remember that they simply act as a conduit between you and your swapping partner, and cannot hold their members to

account if things go wrong. It is up to you to cover all the bases.

**9** House-swap partners often exchange proof of travel arrangements to allay fears that the other partner might pull out. "Once people have paid up for air fares, there is little chance they will leave you in the lurch, except perhaps for a sudden serious illness," Lois says.

**10** If you are swapping cars and houses, be sure to inform your home and car insurance companies. And don't forget to establish with your house-swap partner any restrictions on mileage or age of drivers. Some travel insurance companies will cover you for house-swap plans that fall through due to illness or death, but not for a change of heart. Bite the bullet and have a little trust.

CLAIRE GRIFFITHS

## CONTACTS

For worldwide listings: Home Base Holidays (0208 886 9752; [www.homebase-hols.com](http://www.homebase-hols.com))

For US swaps: [www.homeexchange.com](http://www.homeexchange.com)

To get started: [www.swaphouse.org](http://www.swaphouse.org) offers free membership

For information on insurance: Association of British Insurers ([www.abi.org.uk](http://www.abi.org.uk))

For general information on travel overseas: [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)